In re: Kent A Lichty Debtor Case No. 12-02818-RNO Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1 User: REshelman Page 1 of 2 Date Rcvd: Jul 18, 2017 Form ID: 3180W Total Noticed: 49

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 20, 2017.
db
                 +Kent A Lichty,
                                   2157 Pemberton Place,
                                                              York, PA 17408-4147
                +Recovery Management Systems Corp, PO Box 12931, BONTON, HSBC RETAIL SERVICES, P O BOX 15521,
                                                                          Norfolk, VA 23541-0931
cr
4104237
                                                                          BALTIMORE, MD 21297 1264
                           P O BOX 24696, COLUMBUS, OH 43224 0696
4104241
                 CHASE,
                CHASE, P O BOX 78420, PHOENIX, AZ 85062 8420
+CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD,
4104240
                                              PHOENIX, AZ 85062 8420
4104244
                                                                         ST CHARLES, MO 63301-9816
4104247
                +FAIR COLLECTIONS, OUTSOURCING,
                                                       12304 BALTIMORE AVE #E,
                                                                                    BELTSVILLE, MD 20705-1314
                +FRDF/CBNA, P O BOX 6497, SIOUX FALLS, SD 57117-6497
GREGG MORRIS ESQUIRE, 213 E MARKET STREET, CARNEGIE, PA 15106
4104248
4104250
                +JPMorgan Chase Bank, N.A., 3415 Vision Drive,
4177042
                                                                       Mail Code: OH4-7126,
                  Columbus, OH 43219-6009
                                                           LINDEN, MI 48451 0505
                 KRAMER & ASSOCIATES, P O BOX 505,
4104254
                 LITTMAN & BARCLAY PLAN, PROCESSING CENTER,
                                                                     DES MOINES, IA 50364 0001
4104255
                +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709 +NORTHLAND GROUP, INC, P O BOX 390905, MINNEAPOLIS, MN 55439-0905
4109987
4104258
4104263
                +VALENTINE & KEBARTAS INC, P O BOX 325,
                                                                LAWRENCE, MA 01842-0625
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                +EDI: PRA.COM Jul 18 2017 18:53:00
                                                          PRA Receivables Management LLC,
                                                                                               PO Box 41067,
                  Norfolk, VA 23541-1067
                 EDI: RECOVERYCORP.COM Jul 18 2017 18:53:00 Recovery 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
                                                                     Recovery Management Systems Corporation,
cr
                 25 SE 2nd Avenue, Suite 1120, M:
EDI: AIS.COM Jul 18 2017 18:53:00
4141568
                                                          American InfoSource LP as agent for,
                Insolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093 +EDI: OPHSUBSID.COM Jul 18 2017 18:53:00 Azurea I, LLC, c/o Weinstein
4230804
                                                                                    c/o Weinstein & Riley, P.S.,
                   2001 Western Ave., Ste. 400,
                                                    Seattle, WA 98121-3132
                                                    18:53:00 BACK BOWL I LLC, SERIES C, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
                +EDI: OPHSUBSID.COM Jul 18 2017 18:53:00
4137341
                  C O WEINSTEIN AND RILEY, PS,
4124545
                 EDI: BANKAMER2.COM Jul 18 2017 18:53:00
                                                               FIA CARD SERVICES, N.A., PO Box 15102,
                  Wilmington, DE 19886-5102
4104236
                +EDI: BANKAMER2.COM Jul 18 2017 18:53:00
                                                                  BANK OF AMERICA,
                                                                                      P O BOX 1598,
                 NORFOLK, VA 23501-1598
EDI: HFC.COM Jul 18 2017 18:53:00
                                                           BOSCOVS. RETAIL SERVICES. P O BOX 15521.
4104238
                  WILMINGTON, DE 19850 5521
                +EDI: STFC.COM Jul 18 2017 18:53:00
4104239
                                                            CACH LLC,
                                                                          4340 S MONACO ST UNIT 2,
                  DENVER, CO 80237-3485
4104242
                 EDI: CHASE.COM Jul 18 2017 18:53:00
                                                             CHASE/BEST BUY,
                                                                                P O BOX 15298,
                   WILMINGTON, DE 19850 5298
4104243
                 +EDI: CITICORP.COM Jul 18 2017 18:53:00
                                                                 CITI, P O BOX 6500,
                                                                                          SIOUX FALLS, SD 57117-6500
4181131
                 EDI: BL-BECKET.COM Jul 18 2017 18:53:00
                                                                  Capital One NA, c/o Becket and Lee LLP,
                  POB 3001, Malvern PA 19355-0701
                                                             Capital One, N.A.,
Tucson, AZ 85712-1083
4156934
                +EDI: BASSASSOC.COM Jul 18 2017 18:53:00
                                                                                       Bass & Associates, P.C.,
                 3936 E. Ft. Lowell Road, Suite #200, EDI: DISCOVER.COM Jul 18 2017 18:53:00
                                                                DISCOVER, P O BOX 15316,
4104246
                                                                                                WILMINGTON, DE 19850
                 +EDI: TSYS2.COM Jul 18 2017 18:53:00
4110156
                                                              Department Stores National Bank/Macy's,
                                             Po Box 8053,
                  Bankruptcy Processing,
                                                               Mason, OH 45040-8053
                 EDI: DISCOVER.COM Jul 18 2017 18:53:00
4107111
                                                                 Discover Bank, DB Servicing Corporation,
                 PO Box 3025, New Albany, OH 43054-3025
EDI: RMSC.COM Jul 18 2017 18:53:00 GE
4112172
                                                            GE Capital Retail Bank,
                  c/o Recovery Management Systems Corp,
                                                               25 SE 2nd Ave Suite 1120,
                                                                                            Miami FL 33131-1605
4104249
                 EDI: RMSC.COM Jul 18 2017 18:53:00
                                                            GECRB/LOWES,
                                                                            P O BOX 103065, ROSWELL, GA 30076
                 EDI: IRS.COM Jul 18 2017 18:53:00
                                                           INTERNAL REVENUE SERVICE,
                                                                                         SPECIAL PROCEDURES BRANCH,
4104251
                  P O BOX 628, PITTSBURGH, PA 15230
                 +EDI: RMSC.COM Jul 18 2017 18:53:00
                                                                                       ATTN: BANKRUPTCY DEPT,
4104252
                                                             JCPENNEY/GE MONEY BANK,
                                      ROSWELL, GA 30076-9104
                  P O BOX 103104,
4130560
                 EDI: JEFFERSONCAP.COM Jul 18 2017 18:53:00
                                                                     Jefferson Capital Systems LLC, PO BOX 7999,
                  SAINT CLOUD MN 56302-9617
                                                                                            MILWAUKEE, WI 53201 3043
                  EDI: CBSKOHLS.COM Jul 18 2017 18:53:00
                                                                 KOHLS,
                                                                           P O BOX 3043,
4104253
4104256
                +EDI: RESURGENT.COM Jul 18 2017 18:53:00
                                                                 LVNV FUNDING, P O BOX 10497,
                  GREENVILLE, SC 29603-0497
                +EDI: TSYS2.COM Jul 18 2017 18:53:00
4104257
                                                             MACYS,
                                                                      BANKRUPTCY PROCESSING,
                  MASON, OH 45040-8053
                +E-mail/Text: bknotice@ncmllc.com Jul 18 2017 18:46:07
4117660
                                                                                 National Capital Management, LLC,
                   agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
                  Memphis, TN 38125-1741
                +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 18 2017 18:46:04
4104259
                                                                                             OFFICE OF THE US TRUSTEE,
                  P O BOX 969,
                                  HARRISBURG, PA 17108-0969
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2017 18:46:03
                                                                                          PA DEPARTMENT OF REVENUE,
4104245
                                                                                       HARRISBURG, PA 17128 0946
                  BUREAU OF COMPLIANCE, BANKRUPTCY DEPT, DEPARTMENT 280946,
                 EDI: PRA.COM Jul 18 2017 18:53:00
                                                           Portfolio Recovery Associates, LLC,
4535911
                                                                                                     POB 41067,
                 Norfolk, VA 23541
EDI: PRA.COM Jul 18 2017 18:53:00
4535912
                                                           Portfolio Recovery Associates, LLC,
                                                                                                     POB 41067.
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Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

District/off: 0314-1 User: REshelman Page 2 of 2 Date Rcvd: Jul 18, 2017 Form ID: 3180W Total Noticed: 49

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 4299840 EDI: RECOVERYCORP.COM Jul 18 2017 18:53:00 Portfolio Investments II LLC, 25 SE 2nd Avenue Suite 1120, c/o Recovery Management Systems Corporat, Miami, FL 33131-1605 4165658 EDI: RECOVERYCORP.COM Jul 18 2017 18:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 +EDI: SEARS.COM Jul 18 2017 18:53:00 SEARS/CBNA, P SIOUX FALLS, SD 57117-6282 P O BOX 6282, 4104261 EDI: WTRRNBANK.COM Jul 18 2017 18:53:00 EDI: WFFC.COM Jul 18 2017 18:53:00 W 4104262 TARGET, P O BOX1581, MINNEAPOLIS, MN 55440 1581 4104264 WELLS FARGO, P O BOX 10347, DES MOINES, IA 50306 0347 TOTAL: 34 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, cr* Seattle, WA 98121-3132 +Capital One, N.A., Ba Tucson, AZ 85712-1083 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, cr* +Midland Credit Management, Inc., 2365 Norths ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, 2365 Northside Drive, Suite 300, ar* San Diego, CA 92108-2709 SAINT CLOUD MN 56302-7999 4142108* (address filed with court: Jefferson Capital Systems LLC, SAINT CLOUD MN 56302-9617) PO BOX 7999, 4104260 ##+RICHARD J BOUDREAU & ASSOC, 6 MANOR PARKWAY, SALEM, NH 03079-2841 TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Steven M. Carr on behalf of Debtor Kent A Lichty stevecarr8@comcast.net, njdodson@comcast.net
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to	identify the case:	
Debtor 1	Kent A Lichty	Social Security number or ITIN xxx-xx-9192
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)		Social Security number or ITIN
	First Name Middle Name Last Name	EIN
United States Ban	kruptcy Court Middle District of Pennsylvania	
Case number: 1:	12-bk-02818-RNO	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kent A Lichty

July 18, 2017

By the court:

Honorable Robert N. Opel United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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